

Information to identify the case:

Debtor 1 Joann M. Barkley
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-20840-CMB**

Social Security number or ITIN **xxx-xx-6949**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joann M. Barkley

6/17/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Joann M. Barkley

Debtor

Case No. 16-20840-CMB

Chapter 13

District/off: 0315-2

User: culy

Page 1 of 3

Date Rcvd: Jun 17, 2021

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2021:**Recip ID****Recipient Name and Address**

db	+ Joann M. Barkley, 436 Morrow Avenue, Carnegie, PA 15106-2069
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton, FL 33487-2853
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14192991	American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14192994	+ Bell Froman Orsini & Assoc, 301 Ohio River Boulevard, Suite 202, Sewickley, PA 15143-1300
14216797	+ Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14192995	Carnegie Borough Sewage, One Western Way, Carnegie, PA 15106
14192999	DRS Sauer & Leibensperger, F.P., P.C., 27 Heckel Road, Suite 107, Mc Kees Rocks, PA 15136-1672
14193000	+ Duquesne Light, Po Box 67, Pittsburgh, PA 15267-0067
14193001	+ EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
14193002	First Fed Credit Control, 2470 Chargin Boulevard, Suite 205, Brook Park, OH 44142
14941635	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; NATIONSTAR MORTGAGE LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741
14193004	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14251042	+ Peoples Natural Gas Company, LLC, Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212, Attention: Dawn Lindner 15212-5861
14193006	Stellar Recovery Inc., 1327 Highway 2W, Suite 100, Kalispell, MT 59901-3413

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg	EDI: PENNDEPTREV	Jun 18 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2021 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2021 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14192992	EDI: CINGMIDLAND.COM	Jun 18 2021 03:13:00	AT&T Mobility, P. O. Box 6463, Carol Stream, IL 60197-6463
14192993	+ EDI: BANKAMER2.COM	Jun 18 2021 03:13:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
14192996	+ EDI: COMCASTCBLCENT	Jun 18 2021 03:13:00	Comcast, PO Box 3002, Southeastern, PA 19398-3002
14192997	+ Email/Text: bdsupport@creditmanagementcompany.com		

District/off: 0315-2

User: culy

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Date Rcvd: Jun 17, 2021

Form ID: 3180W

Total Noticed: 30

14192998	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 17 2021 23:54:00	Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14257610	+ Email/Text: kburkley@berNSTeinlaw.com	Jun 17 2021 23:54:00	Credit Management Company, PO Box 16346, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14193003	EDI: IRS.COM	Jun 18 2021 03:13:00	Internal Revenue Service, PO Box 80101, Cincinnati, OH 45280
14221022	+ Email/Text: csc.bankruptcy@amwater.com	Jun 17 2021 23:54:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14193005	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 17 2021 23:52:15	Regional Acceptance, 1424 East Fire Tower, Greenville, NC 27858-4105
14197202	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 17 2021 23:52:15	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14976390	+ Email/Text: documents@socascades.com	Jun 17 2021 23:53:00	Southern Cascades Finance Corporation, 150 N BARTLETT ST, MEDFORD, OR 97501-6032
14196982	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 17 2021 23:52:06	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14193007	Email/Text: bdsupport@creditmanagementcompany.com	Jun 17 2021 23:54:00	Western PA Anesthesia Associates, c/o Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Borough of Carnegie
cr		Duquesne Light Company
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: culy

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Date Rcvd: Jun 17, 2021

Form ID: 3180W

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Andrew F Gornall

on behalf of Creditor BANK OF AMERICA N.A. agornall@gornall-law.com

Brian Nicholas

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Carnegie jhunt@grblaw.com cnoroski@grblaw.com

Joshua I. Goldman

on behalf of Creditor BANK OF AMERICA N.A. jgoldman@kmllawgroup.com, angelica.reyes@padgettlawgroup.com

Kevin M Butterly

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kbutterly@rascrane.com

Lauren M. Lamb

on behalf of Debtor Joann M. Barkley
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 12